

General Banking

Fees and Charges

w.e.f. 02.05.2026

Trade related fees w.e.f. 10.07.2026



1. ACCOUNT MAINTENANCE

1.1 Minimum Average Balance Requirement (Retail /SME / Corporate)

Current Accounts (Daily Average Balance)

LKR Standard Current Accounts (Personal Current Account)	LKR 15,000
LKR Business Current Accounts (General Business Accounts)	LKR 25,000
SME Star	LKR 100,000
Business- Star Plus	LKR 500,000
Business- Class	LKR 2,500,000
Business- Premier	LKR 5,000,000
Aachara - Pensioners & Senior Citizens Current Account	LKR 5,000
FCBU Current Accounts (Based on each currency)	USD 1,000 GBP 700 EUR 900 CHF 900 NZD 1,500 JPY 120,000 AUD 1,300 CAD 1,300 DKK 6,500 CNY 6,500

1.1 Minimum Average Balance Requirement (Retail /SME / Corporate) Cont...

Savings Accounts (Monthly Average Balance)

Easy Saver	LKR 2,500
Big Saver Plus	LKR 2,500
Aachara - Pensioners & Senior Citizens Account	LKR 200
Araliya - Women's Savings Account	LKR 2,500
Real Saver	LKR 2,500
NDB Zee	LKR 2,500
Salary Max Savings	NA
Money Market Savings	LKR 1,000,000

1.2 Service Charge For Balance Falling Below the “ MINIMUM AVERAGE” (Retail /SME / Corporate)

Current Accounts	
LKR Standard Current Accounts (Personal Current Account)	LKR 1,000
LKR Business Current Accounts (General Business Accounts)	LKR 1,000
Aachara - Pensioners & Senior Citizens Current Account	LKR 500
FCBU Current Accounts (Based on each currency)	USD 25 GBP 20 EUR 25 CHF 25 NZD 40 JPY 3,000 AUD 35 CAD 35 DKK 160 CNY 160
Savings Accounts	
Aachara - Pensioners & Senior Citizens Account	N/A
Money Market Savings	LKR 5,000
Service charge for all other savings for balance falling below the minimum average	LKR 100

1.3 Current Account Intraday Charges

Intraday below LKR 1,000,000	LKR 1,000
Intraday LKR 1,000,001 - LKR 5,000,000	LKR 2,000
Intraday LKR 5,000,001 - LKR 10,000,000	LKR 3,500
Intraday above LKR 10,000,001	LKR 5,000

1.4 Account Closure Fees

Current Account Closure	
Voluntary closure	LKR 1,000
Bad conduct	LKR 2,000

Savings Account Closure

All other Savings Account Closure	LKR 500
Closure of Minor Savings accounts on special approval	LKR 1,500
Foreign Currency Accounts Closure	USD 5 or equivalent

1.5 Account Activity Maintenance Fee

Inactive / Dormant account maintenance fee for Savings/Current	LKR 50 per month
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2. GENERAL BANKING CHARGES

2.1 Issuance of Cheque Book / Continuous Leaves / Passbooks

Cost of Cheque Books (25, 50 & 10 leaves)	LKR 35 per leaf
Continuous leaves	Cost + LKR 35 per leaf
Cost of Counter Cheque Leaf (Withdrawal Slip)	LKR 250 per leaf
Passbook replacement	LKR 750

2.2 Cheque Return Charges - Outward (Per Cheque)

Effects Not Realized (ENR)	LKR 4,500
Refer to Drawer (RD)	LKR 5,000
Technical reasons	LKR 500
Payment Postponed Pending Drawer's confirmation (PPPDC)	LKR 3,500

2.3 Cheque Return Charges - Inward (Per Cheque)

Inward clearing cheque return charges	LKR 250
Foreign Currency Drafts / Cheques Returns	USD 10 + correspondent bank charges

2.4 Stop Payment of Local Drafts (Cheques)

Due to Lack of Funds	LKR 5,000 per chq
With Sufficient Funds	LKR 2,000 per chq
Loss of entire cheque book - 10 leaves	LKR 5,000
- 25 leaves	LKR 7,500
- 50 leaves	LKR 10,000
Stop payment revocation	LKR 500
Renewal of stop payment	LKR 500

2.5 Stop Payment of Foreign Drafts

Stop payment of foreign draft	Drawee bank charges + (LKR 1,800 or USD 15)
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2.6 Local Cheque Purchase Commission

Standard	0.75% or Min LKR 2,500
Salary cheques drawn by the Govt. or reputed Private companies acceptable to the Bank	FOC

2.7 Cheques Sent On Marked For Payment

Sent by other Banks to NDB - No minimum value	LKR 3,000
Sent by NDB to other Banks (Minimum amount of a cheque marked for payment LKR 500,000/-)	LKR 3,500

2.8 Image Of A Paid Cheque To Be Given At Customer's Request

Transfer cheque - Transaction date within 6 months	LKR 200
- Transaction date over 6 months	LKR 550
Cheques paid through CITS	LKR 200
Certified Cheque return notification issuance	LKR 1,000

2.9 Over-the-counter Cash Withdrawal Fee

Over-the-counter cash withdrawal fee (withdrawals below Rs. 150,000) **Senior Citizens, above 60 years, are exempt	LKR 100 per transaction
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3. REMITTANCES

3.1 Inward Remittances

Remittance in Foreign Currency (FCY) Credited to LKR /FCY accounts

Retail Customers - LKR or FCY	FOC		
	%	Min.	Max.
Corporate & SME Customers - LKR	0.1%	USD 3	USD 10
- FCY	0.1%	USD 5	USD 25

FCY Drafts and Cheques Sent on Collection

	Fee	Min.	Max.
Upto LKR 20,000	LKR 250	-	-
LKR 20,001 to LKR 100,000	LKR 400	-	-
Over LKR 100,000	0.125%	LKR 600	LKR 3,000

USD Outward Draft Clearing

If credited to USD account	USD 5
If credited to LKR account	LKR 1500

Cheques & Bank Drafts Purchased and Credited to Account (Retail /Corporate)

	%	Min.	Max.
Credit to Personal Accounts - LKR/FCY	0.125%	LKR 2,500	LKR 4,200
Credit to Corporate & SME - LKR	0.125%	LKR 2,500	LKR 4,200
Credit to Corporate & SME - FCY	0.5%	USD 10	-

3.2 Outward Remittances

3.2.1 Drafts - FCY

Draft Issuance against LKR Accounts	
Customers	USD 3
Non customers	USD 6
Cancellation of Drafts	USD 3
Cancellation and Reissuance of Draft	Cancellation fee USD 3 + Re issuance cost of USD 5
Draft Issuance against FCY Accounts	USD 10
FCY Draft cancellation	USD 5
FCY Draft cancellation & reissuance	Cancellation fee USD 5 + Re issuance cost of USD 10

3.2.2 Pay Orders - LKR

Issuance Commission - customers	LKR 550
Issuance Commission - non-customers	LKR 2,000
Cancellation or Lost - Stop Payment (Irrespective of client)	LKR 1,500

3.2.3 Inter Bank Transfers - Over the Counter

Slip transfer Single / Bulk payments	LKR 50 (Per txn)
CEFT Over the counter (per transaction)	LKR100
Lanka Pay Online Payment Platform (LPOPP) - Over the Counter	LKR 100
RTGS	LKR 400

3.2.4 Outward Telegraphic Transfers

Education Related (All customer segments)

	Against LKR Accounts	Against FCY Account
University / Education Related payment OTTs	LKR 5,000	USD 35
+ SWIFT charges for OTTs - USD 12		

Import Related / Other Purposes (Retail Mass Customers)

	%	Min	Max	
TT payments from FCY/LKR accounts	2%	USD20	USD100	or equivalent
+ SWIFT charges for OTTs - USD 12				

Import Related / Other Purposes - (SME /Corporate)

	%	Min	Max
TT payments from LKR accounts	2%	USD20	-
TT payments from FCY account DBU	Flat USD45	-	-
TT payments from FCY account FCBU	Flat USD45	-	-
+ SWIFT charges for OTTs - USD 12			
LankaPay USD Online Payments - Via digital platforms	Flat USD 10	-	-

3.2.4 Outward Telegraphic Transfers Cont...

Transmission cost per message (SWIFT cost)

Brief SWIFT sent on behalf of client - Miscellaneous investigation	
LKR account	LKR 2,000
FCY account	USD 10
Brief SWIFT sent on behalf of client - Non receipt of funds (ITT & OTT)	
LKR account	LKR 2,000
FCY account	USD 10

3.2.5 Foreign Currency Notes

Issuance for account holders	
Against LKR Accounts	2.00%
Against PFCA/BFCA Accounts	Free of Charge
Against other FCY Accounts	1.50%
Issuance for non-account holders	3.00%
Cash masters(payments requested by shipping agencies to pay wages for the marine crew)	3.00%
Documentation Charges for Migration	LKR 1,000
Encashment	Free of Charge

4. GENERAL BANKING FEES - OTHER

4.1 Standing Orders (SO)

Set up fee	
External	LKR 500
Internal	Free of Charge
Amendments	LKR 250
Cancellation	LKR 250
Transfer to own accounts within the Bank	FOC
Transfer to other accounts within the Bank	FOC
Payment by Pay order	LKR 300
Payment by SLIPS (SLIP charges + S/O charges)	LKR 200 (LKR 50 + LKR 150)
Additional charge for non-payment due to lack of funds	LKR 50

4.2 Sweep-In / Out Set Up Charges

Corporate & SME	
Set-Up Fee	LKR 1,000
Monthly Fee	LKR 250
Retail	LKR 1,000

4.3 Utility Bill Payments

Customer	LKR 40 (Excluding for Privilege / Privilege Select / Privilege Select Plus customer)
Non-Customer (Only cash)	LKR 40

4.4 Additional Copies of Statements / Other Documents

Current accounts (Personal / Corporate)	
Daily Statements	LKR 3,000
Weekly Statements	LKR 1,500
Monthly Statements - per page	LKR 100
All Savings accounts - per page	LKR 100
Issuance of copies of vouchers, cheques and other documents as per customer request - per copy	LKR500

4.5 Pay-order Postage Charges

Postage - If mailed by the Bank to customers	Actual Cost
Postage - If mailed by the Bank to non-customers	Actual Cost
If additional documents are enclosed	LKR 200

4.6 Hold Mail (Retained Statements)

Daily - per month	LKR 2,000
Weekly - per month	LKR 1,000
Monthly - per month	LKR 750

5. BALANCE CONFIRMATIONS

5.1 Balance Confirmations for VISA Purpose

Individual / Corporate / SME	Standard Format LKR 750	Special Format LKR 2000
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5.2 Balance Confirmations for Auditors / Other purpose

Month-end/Year-end confirmation - Standard / Account-level Format

Individual / Corporate / SME	Normal Service (03 Working Days) LKR 500	Express Service (1 working day) LKR 1000
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Month-end/Year-end confirmation - Comprehensive/Special format

Individual / Corporate / SME	Normal Service (3 working days) LKR 1500	Express Service (1 working day) LKR 2500
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5.3 Issuance of WHT Certificates on Fixed Deposits / Savings / Current Accounts

Issuance of WHT Certificate	Free of Charge
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6. MANUAL FUNDS TRANSFER TRANSACTION FEES

Over the counter fund transfers within NDB - below LKR3.0 Million - Individual	LKR 100 per transaction
Transfer to own accounts within the Bank - Corporate	LKR 150 or USD 0.80
Transfer to other accounts within the Bank -Corporate /SME	LKR 250 or USD 1.20
Fund Transfers Salaries - manual (Retail/SME/Corporate)	LKR 150 (per Txn)
File upload/Diskette/Pen Drive	LKR 50 (Per credit Txn)

7. SAFE DEPOSIT LOCKERS

Security Deposit Requirement Fixed Deposit	LKR 5,000,000
Locker Rental Small Medium Large	LKR 10,000 per annum + VAT LKR 12,500 per annum + VAT LKR 15,000 per annum + VAT
Lock replacement	Cost of lock replacement + Bank charge of LKR 2,000

8. DIGITAL BANKING FEES (NEOS MOBILE BANKING /ONLINE BANKING)

NEOS Annual convenience fee	LKR 750
NEOS Biz - Annual Convenience Fee	LKR 2,000
NEOS Corporate convenience fee	LKR 3,000 per month

8.1 Transaction Charges (All digital platforms)

Transfers between own accounts	FOC
Transfers to other NDB accounts	FOC
Transfers to other Bank accounts through CEFT	LKR 25
Bill payments	FOC
Transaction via GovPay	LKR 15
Lanka Pay Online Payment Platform (LPOPP) - Over digital channels	LKR 25

8.2 NEOS Retail

Other NDB Credit card payments	FOC
Own NDB Credit card payments	FOC
Pay to Mobile	FOC
Other Bank Credit card payments	LKR 25
Mobile recharge	FOC
CRIB report request (Consumer scoring)	LKR 300

* Transfers will be sent through CEFTS if the Bank/Financial institute is registered for CEFTS. If not, transfers will be sent through SLIPS as per the current cut-off times

8.3 NEOS Corporate

Slip transfer Single / Bulk payments	LKR 50 (Per txn)
ETF Online Settlement System	LKR 1000 per month
EPF Online Settlement System	FOC
FCY Draft issuance via FCY Account	USD 8
FCY Draft issuance via LKR Account	LKR 500

9. SMS ALERT SERVICE (FEE PER ANNUM PER CUSTOMER)

Individual customers	LKR 350
Business Small	LKR 1,000
Business Middle Market & Corporate	LKR 1,500
Cash Management	LKR 1,500

10. BANK2U (BRANCHLESS BANKING)

Monthly convenience fee	FOC
Balance Inquiry	FOC
Cash Deposit - Fogotton Account	FOC
Cash Deposit	FOC
Cash Withdrawal (Per Trnx)	LKR 50
Utility Bill Payment - Cash (Per Trnx)	LKR 15
Utility Bill Payment - Account Transfer(Per Trnx)	LKR 15
Mini Statement (Per Trnx)	LKR 10
Fund transfer own account (Per Trnx)	LKR 50
Fund transfer other NDB account (Per Trnx)	LKR 50

11. CREDIT RELATED

11.1 Penal Interest / Casual Overdraft Interest

Overdrawn Current Accounts / Excess on Overdraft Facilities (Includes excesses above approved limits)	LKR Accounts - 32% p.a. FCY Accounts - 10% p.a. (JPY/CHF/NOK,SGD) 15% p.a. (Other FCY)
Penal/Default Interest Rates LKR Loans and Advances FCY Loans and Advances	Prevailing Facility Interest Rate + 2% p.a Prevailing Facility Interest Rate +5% p.a

11.2 Loans/Overdrafts/Guarantees/LC processing/settlement fees - Cash Backed facilities

OD processing fee per application/request	LKR 2,000
OD and Loan renewal fee	LKR 1,000
OD facility cancellation fee	LKR 1,500
Loan processing fee per application	LKR 2,000
Loan early settlement fee per request	LKR 2,000
Part settlement fee per request	LKR 2,000
Guarantee processing fee	LKR 2,000
Guarantee renewal fee	LKR 1,000
Limit Setup with pending documentation	Rs. 2,500/- (Per Month)

11.3 Excess charges / TOD charges

Excess charges /TOD charges - Retail / SME	
Excess below LKR 1,000,000/-	LKR 3,000
Excess LKR 1,000,001/- to LKR 5,000,000/-	LKR 6,000
Excess LKR 5,000,001/- to LKR 10,000,000/-	LKR 12,000
Excess over LKR 10,000,001/-	LKR 17,500
Cash back Excess below LKR 5,000,000	LKR 500
Cash back Excess above LKR 5,000,001	LKR 1,000
Excess charges /TOD charges - Wholesale Banking	
Excess below LKR 1,000,000/-	LKR 5,000
Excess LKR 1,000,001/- to LKR 5,000,000	LKR 7,500
Excess LKR 5,000,001/- to LKR 10,000,000	LKR 20,000
Excess over LKR 10,000,001/-	LKR 25,000
Cash back Excess below LKR 5,000,000	LKR 500
Cash back Excess above LKR 5,000,001	LKR 1000

11.4 Distributor Finance Temporary Limit enhancement Charge

Temporary Limit Enhancement charges	0.1% of the temporary enhancement amount (maximum of LKR 9,900)
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11.5 Charge for non-submission/delayed submission of information (Wholesale Banking)

Non submission/delay of information by client for facility review. Charge for the delayed period i.e. once a month	Rs.25,000/- per month
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11.6 Dream Maker Loans (Personal Loans) –Processing Fee

Loan Amount	Standard	Fast track	Mortgaged back
100,000 - 499,999.99	LKR 7,000	LKR 9,000	LKR 7,000
500,000 - 999,999.99	LKR 10,000	LKR 12,000	LKR 10,000
1,000,000 - 1,999,999.99	LKR 12,500	LKR 14,500	LKR 12,500
2,000,000 - 6,000,000.00	LKR 15,000	LKR 17,000	LKR 15,000
6,000,001 - 10,000,000.00	LKR 25,000	LKR 27,000	LKR 25,000
>10,000,000.00	LKR 30,000	LKR 32,000	LKR 30,000

11.7 Early settlement fee for Dream Maker Loans

Personal Loans under Doctor Category	2.5% of Capital Payment
Personal Loans under all other categories	5% of Capital Payment

11.8 Dream Maker Loan (DML)Top-up Fee (applied at top-up based on rate change)

Previous DML rate	New DML rate	General	Medical officers
A - Higher Variable rate	Lower Fixed rate	2%	1%
B - Higher Fixed rate	Lower Variable rate	2%	1%
C - Higher Fixed rate	Lower Fixed rate	2%	1%
D - Lower Fixed rate	Higher Fixed rate	Waived	Waived
E - Variable rate	Variable rate	Waived	Waived
F – Lower Variable or Lower Fixed rate	Higher Fixed or Higher Variable rate	Waived	Waived

11.9 Dream Maker Loan (DML) Penal/ Default Interest

Penal/Default Interest	Prevailing Facility Interest Rate + 2% p.a
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11.10 Housing Loans

Processing Fee	2% with maximum LKR 55,000
Early Settlement Charges	4% on capital payment
Penal/Default Interest	Prevailing Facility Interest Rate + 2% p.a

*** Valuation fee to be fully paid by the client to the valuer.

11.11 Leasing Processing & Other Fees

Processing fee for facilities up to LKR 1 Mn	LKR 8,000
Processing fee for facilities in excess of LKR 1.0 Mn	LKR 8,000 + 0.2%
Fee for issuing Duplicate Deletion	LKR 2,000 + VAT
RMV Processing fee	LKR 1,000
RMV Amendment Fee	LKR 1,000
Any addendum to agreement (Documentation Charge)	LKR 5,000 + VAT

11.12 Early Settlement Charges - Leases And Auto Loans

Lease	Waive off 40% of future Interest
Auto Loans	Charge 4% interest on Capital Outstanding + VAT

11.13 Penal/Default Interest - Leases And Auto Loans

Penal/Default Interest	Prevailing Facility Interest Rate + 2% p.a
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11.14 AACHARA Loans Processing Fees and Early Settlement Charges

Processing Fee New Loans Top Up Loans Settling with the existing loan	LKR 2,000 LKR 2,000 as a separate Loan LKR 3,000
Early settlements Part settlement Full settlement	3% of the settlement amount 4% of the current capital outstanding balance

11.15 AACHARA Loans - Top up Fees (applied at top-up based on rate change/ charged on the outstanding of the existing loan which customer is settling)

Previous Achara loan rate	New Achara Loan (Top-Up) rate	Top-up request made after 12 months from the initial loan granted date
A - Lower Fixed rate	Higher Fixed rate	Waived
B - Higher Fixed rate	Lower Fixed rate	2.00%
C - Higher Variable rate or rate with a higher capped rate	Lower Fixed Rate	2.00%
D - Higher Fixed Rate	Lower Variable Rate	2.00%
E – Lower Variable or rate with a lower capped rate	Higher Fixed	Waived
F – Lower Fixed Rate	Higher Variable Rate	Waived
Any top-up requests received within 06-12 months from initial loan granted date irrespective of rate		4.00%

11.16 Penal / Default Interest- AACHARA Loans

Penal/Default Interest	Prevailing Facility Interest rate + 2%
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11.17 Pawning & Gold Loans

11.18 Processing fee - Other facilities (Retail / SME/Wholesale Banking/Project Finance)

Processing fee	
Up to LKR 500,000/-	LKR 5,000
Up to LKR 10,000,000/-	LKR 15,000
Up to LKR 150,000,000/-	0.15%
Above LKR 150,000,000/-	0.10%
Facility restructuring fees	0.05% on the total exposure (Min. LKR 10,000 and Max. LKR 250,000)
Term Loan - Monitoring Fees	0.25% p.a. to be applied on the Balance Outstanding
Term Loan – Commitment Fees	1% to be applied on undisbursed loan amount
Issuance of Addendums to Offer Letters/Side Offer Letters	LKR 3,000

11.19 Central Safe Custody (CSC) - Issuance of Certified/scanned copy documents

Mortgage bonds/Deeds - per document	LKR 500
Condomonium Building Plans - Entire Plan	LKR 7,500
Condominium Building Plans - Block/Lot Plan	LKR 1,000
Agreement	LKR 1,000
Other Documents	LKR 200 per document
Issuance of CSC Document Confirmations - for other Bank take overs - per event	Flat Fee of LKR 1,000
For any other CSC Confirmation - per event	Flat Fee of LKR 750

11.20 Pre-payment damages - Other facilities (SME/Wholesale Banking/Project Finance)

Prepayment Damages	4% on the amount pre paid
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11.21 Penal/Default Interest - Other facilities (SME/Wholesale Banking/Project Finance)

Penal/Default Interest - LKR Loans and Advances - FCY Loans and Advances	Prevailing Facility Interest Rate + 2% p.a Prevailing Facility Interest Rate + 5% p.a
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12. Legal Charges for Bonds & Others

12.1 Primary Bonds - Immovable / Movable

Up to LKR 500,000	1.5% (Min LKR 5,000)
LKR 500,000– LKR 1,000,000	1% (Min LKR 7,500)
LKR 1,000,000 to LKR 25,000,000	0.75% (Min LKR 10,000)
LKR 25,000,000 to LKR 50,000,000	LKR 187,500 for the first LKR 25mn + 0.5%
LKR 50,000,000 to LKR 100,000,000	LKR 312,500 for the first LKR 50mn + 0.3% upto a Max of LKR 450,000
Above LKR100,000,000	0.3% with a cap of LKR 450,000
Bonds for Personal Loans	0.2% with a cap of LKR 10,000

12.2 Further Bonds - Immovable / Movable

Upto LKR 500,000	LKR 5,000
LKR 500,000– LKR 1,000,000	LKR 5,000 + 0.7% for excess over 0.5 mn
LKR 1,000,000 to LKR 5,000,000	LKR 8,500 + 0.5% for the excess over 1mn
LKR 5,000,000 to LKR 25,000,000	LKR 28,500 + 0.4% for the excess over 5mn
Above LKR25,000,000	0.3% with a cap of LKR 450,000
Bonds for Personal Loans	0.2% with a cap of LKR 10,000

12.3 Stocks - Primary / Further

Upto LKR 1,000.000	LKR 10,000
LKR 1,000.000 to LKR 2,000.000	LKR 15,000
LKR 2,000.000 to LKR10,000.000	LKR 35,000
LKR 10,000.000 to LKR25,000.000	LKR 50,000
LKR 25,000.000 to LKR30,000.000	LKR 60,000
LKR 30,000.000 to LKR40,000.000	LKR 70,000
LKR 40,000.000 to LKR50,000.000	LKR 80,000
LKR 50,000.000 to LKR60,000.000	LKR 100,000
LKR 60,000.000 to LKR70,000.000	LKR 120,000
LKR 70,000.000 to LKR80,000.000	LKR 140,000
LKR 80,000.000 to LKR99,999,999	LKR 160,000
LKR 100,000,000 and above	LKR 175,000

12.4 Lease Receivables - Primary / Further

Upto LKR 200,000,000	LKR 100,000
Above LKR 200,000,000	LKR 200,000

12.5 Housing - Primary Bonds

Up to LKR 500,000	1.5% (Min LKR 5,000)
LKR 500,000– LKR 1,000,000	1% (Min LKR 7,500)
LKR 1,000,000 to LKR 25,000,000	0.75% (Min LKR 10,000)
LKR 25,000,000 to LKR 50,000,000	LKR 187,500/- for the first LKR 25mn + 0.5%
Above LKR50,000,000	LKR 312,500/- for the first LKR50mn + 0.3% upto a Max of LKR 450,000

12.6 Housing - Further Bonds

Upto LKR 500,000	LKR 5,000
LKR 500,000– LKR 1,000,000	LKR 5,000 + 0.7% for excess over 0.5 mn
LKR 1,000,000 to LKR 5,000,000	LKR 8,500 + 0.5% for the excess over 1mn
LKR 5,000,000 to LKR 25,000,000	LKR 28,500 + 0.4% for the excess over 5mn
Above LKR25,000,000	LKR 108,500 + 0.3% for the excess over LKR 25mn upto a Max of LKR 183,500

12.7 Other (Ancillary Work)

Release (Where the cancelled Mortgaged Bond is misplaced by the client)	LKR 15,000
Part Release (Per Lot excluding right of way)	LKR 5,000
* Approving Transfer Deeds	LKR 10,000
All other Deeds	LKR 7,500
Tripartite Agreement on Condominiums	LKR 30,000
Special Agreement relating to Lending	LKR 5,000 to LKR 50,000 depending on work involved (For complex transactions Legal fee will be higher)
Title Evaluation & Processing fee	LKR 5,000 – LKR 15,000 (Depends on complexity of Title)
Registration of Mortgage Bond Charges	LKR 7,500 – LKR 20,000 (Depending on the location of Land Registry)

13. TRADE RELATED - IMPORTS

13.1 Documentary Letters of Credit

Tariff Line	CCY	FLAT	%	MIN	MAX
13.1.1 Issuance of Documentary credits (Commission charged per quarter LC opening)					
For DBU Clients					
If settled through LKR account	LKR		2%	LKR 30,000	
If settled through FCY account	FCY		0.55%	USD 50	
For FCBU Clients	FCY		0.55%	USD 50	
SWIFT Charges	LKR	LKR 5,000			
	FCY	USD 50			
13.1.2 Amendments to Documentary credits (Extensions / Value Enhancement)					
i. Extensions / Value Enhancements					
If settled through LKR account	LKR		2%	LKR 10,000	
If settled through FCY account	FCY		0.55%	USD 35	
ii. Except extension/Value Enhancements	LKR	LKR 5,000			
	FCY	USD 25			
13.1.3 SWIFT Charges for Amendments					
SWIFT Charges * Applicable for 13.1.2	LKR	LKR 4,000			
	FCY	USD 20			

Tariff Line	CCY	FLAT	%	MIN	MAX
13.1. 4 Import Letter of Credit cancellation fee					
Import Letter of Credit cancellation fee	LKR FCY	LKR 10,000 USD 50			
SWIFT Charges	LKR FCY	LKR 4,000 USD 20			
13.1.5 Expired LCs revalidating/Handling documents					
Expired LCs revalidating/Handling documents (per month)	LKR FCY	LKR 5,000 USD 15			
13.1.6 Draft LCs					
Draft LC (Issuances/processed)	LKR FCY	LKR 3,500 USD 35			
Draft LCs not processed	LKR FCY	LKR 7,500 USD 40			
13.1.7 Import LC Bill - Sight					
Import LC Bill Commission	LKR FCY		0.25% 0.25%	LKR 5,000 USD 35	

Tariff Line	CCY	FLAT	%	MIN	MAX
13.1.8 Import LC Bill - Acceptance or Deferred Payment					
Import LC Bill Commission	LKR		0.25%	LKR 5,000	
	FCY		0.25%	USD 35	
Acceptance Commission	LKR		0.25% per quarter	LKR 5,000	
	FCY		0.25% per quarter	USD 35	
13.1.9 Other charges under Documentary Letters of Credit					
Re-imbursement financing of Trade Transactions	FCY	USD 50			
Arranging confirmations / Special arrangements through correspondent banks	FCY	USD 100			
Discrepancy Fee	FCY	USD 80			
	LKR	LKR10,000			

Note: Discrepancy Fee to be levied on each set of discrepant documents. Notwithstanding any instructions to the contrary, this charge will be for the Beneficiary's account.

13.2 Documentary Collections

Tariff Line	CCY	FLAT	%	MIN	MAX
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13.2.1 Documents against Payment (DP)

Commission on face value of Bill of Exchange / Invoice

If settled through LKR account	LKR		2.00%	LKR 10,000	
If settled through FCY account	FCY		0.55%	USD 35	

13.2.2 Documents against Acceptance (DA)

Commission on face value of Bill of Exchange / Invoice

If settled through LKR account	LKR		2.00%	LKR 10,000	
If settled through FCY account	FCY		0.55%	USD 35	
Acceptance Commission	LKR FCY		0.25% 0.25%	LKR 5,000 USD 35	

Tariff Line	CCY	FLAT	%	MIN	MAX
13.2.3 Other Charges under Documentary Collections					
i) If Bill of Lading is consigned to the Bank without prior agreement (Will be deducted from proceeds)		USD 50			
ii) Direct Collection Charge If documents are received direct from the drawer to NDB - (will be deducted from proceeds)		USD 80			
iii) Commission on Handling of expired DA Documents 30 days after due date					
Bills not settled after 30 days per month	LKR FCY	LKR 5,000 USD 30			
Return of unpaid Bills of Exchange		USD 100			
Closure of unpaid DA Bills	LKR FCY	LKR 5,000 USD 30			
iv) Settlement of DA Bills after closure of files (180 days from due date) in addition to 13.2.3 iii) above	LKR FCY	LKR 5,000 USD 50			

13.3 Shipping Guarantee

Tariff Line	CCY	FLAT	%	MIN	MAX
Commission on invoice value per month – until cancellation	LKR FCY		0.50% 0.50%	LKR 7,500 USD 40	
Cancellation Fee (if the guarantee is over 6 months)	LKR FCY	LKR 10,000 USD 50			

13.4 Endorsing Advance Documents

Commission on invoice value per month (Until receipt of original documents)	LKR FCY	LKR 3,500 USD 35			
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13.5 SWIFT Charges

Other	LKR FCY	LKR 3,000 USD 20			
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13.6 Transfer of Documents to another Local Bank

Commission	LKR	LKR 5,000			
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13.7 Performa Invoice Endorsement

For LKR Accounts	LKR	LKR1,500			
For FCY Accounts	FCY	USD 5 or equivalent			

13.8 Commission in lieu of exchange

Commission in lieu of exchange DBU- LKR Clients (If settled in FCY without conversion)		USD 50			
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14. TRADE RELATED - EXPORTS

14.1 Documentary Credits - Advising

Tariff Line	CCY	FLAT	%	MIN	MAX
Advising Charges					
Customer	LKR FCY	LKR 5,000 USD 40			
Non Customer	LKR FCY	LKR 8,000 USD 60			
Amendment Advising Charges					
Customer	LKR FCY	LKR 3,500 USD 30			
Non Customer	LKR FCY	LKR 5,000 USD 40			
Transfer of Documentary Credit (per transfer)	LKR FCY	LKR 10,000 USD 100			
Transfer of Documentary Credit Amendment (per transfer)	LKR FCY	LKR 5,000 USD 50			

14.2 Bills under Documentary Credits

Tariff Line	CCY	FLAT	%	MIN	MAX
i) Commission (No maximum will apply if bills are purchased)	LKR FCY		0.25% 0.25%	LKR 3,500 USD 35	LKR 15,000 USD 150
ii) Discrepancy Fee	LKR FCY	LKR 7,500 USD 25			
iii) Handling fee if more than three B/Ls per bill	LKR FCY	LKR 2,000 per set USD 25 per set			
iv) Additional copies to be printed	LKR FCY	LKR 500 per set USD 5 per set			

14.3 Documentary Collections

i) Commission (No maximum will apply if bills are purchased)	LKR FCY		0.25% 0.25%	LKR 3,500 USD 35	LKR 15,000 USD 150
ii) Additional copies to be printed	LKR FCY	LKR 500 per set USD 5 per set			

14.4 FCY Cheques & Bank Drafts

Credited to FCY A/C			0.125%	USD 10	
Credited to LCY A/C			0.125%	LKR 5,000	

14.5 Confirmation of Export Proceeds

Tariff Line	CCY	FLAT	%	MIN	MAX
First 5 transactions		LKR 2,000			
Excess of 5 transactions (per transaction)		LKR 500			

14.6 Courier Charges (depending on weight)

For packages less than 500g	LKR FCY	LKR 5,000 USD 40			
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14.7 Postage charges (depending on weight)

Local Delivery	LKR FCY	LKR 500 USD 5			
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14.8 SWIFT Charges

Per Message	LKR FCY	LKR 4,000 USD 20			
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15. BANK GUARANTEES

15.1 Letters of Guarantee Issuance & Amendments (Extension/Enhancement)

Tariff Line	CCY	FLAT	%	MIN	MAX
15.1.1 SME / Business Banking					
Against property mortgage	LKR FCY		2% p.a. 2% p.a.	LKR 5,000 USD 50	
Clean	LKR FCY		2.5% p.a. 2.5% p.a.	LKR 5,000 USD 50	
Combine Security	LKR FCY		Weighted Average Rate	LKR 5,000 USD 50	
15.1.2 Corporate					
	LKR FCY		2% p.a. 2% p.a.	LKR 5,000 USD 50	
15.1.3 Guarantees against Cash Collateral/Cash Margin					
100% Cash Collateral - (interest bearing deposit)	LKR FCY		1% p.a. 1% p.a.	LKR 5,000 USD 50	
100% Cash Margin - (non-interest bearing deposit)	LKR FCY		1% p.a. 1% p.a.	LKR 5,000 USD 50	
15.1.4 Amendments					
Amendment other than Extension & Enhancement	LKR FCY	LKR 4,000 USD 40			

15.2 Guarantees against Counter Guarantee

Tariff Line	CCY	FLAT	%	MIN	MAX
Requested by overseas correspondents			2% p.a.	USD 200	
Pre-mature cancellation Counter Guarantee	FCY	USD 50			

15.3 SWIFT Charges

SWIFT Charge (per message)	LKR FCY	LKR 4,000 USD 20			
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15.4 Special Format Charges

Special Format Charge (per transaction)	LKR FCY	LKR 4,000 USD 30			
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15.5 Claim Handling Charges

Claim handling charges	LKR FCY	LKR 5,000 USD 50			
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15.6 Advising Guarantees issued by Foreign Banks

Advising Guarantees issued by Foreign Banks without any responsibility of the Bank	LKR FCY	LKR 5,000 USD 50			
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15.7 Draft Guarantee issuance Charges

Issuance of Draft Guarantees	LKR FCY	LKR 3,000 USD 30			
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16. DEBIT CARD TARIFF (Applicable for both Visa and Master)

[illegible]

Daily Transaction Limit

Tariff Line	Visa Classic	ZEE DEBIT CARD	ARALIYA DEBIT CARD	ACHARA DEBIT CARD	CORPORATE DEBIT CARD	Premiere			NEOS Pixel	NDB PRV JUNIOR DEBIT CARD	NDB PIXEL with ISIC	NDB PIXEL with ISIC	MC PERSONALIZED	MC NON - PERSONALIZED
						PRV	PRVS	PRVS +						
Daily ATM withdrawal limit	LKR 200,000	LKR 200,000	LKR 200,000	LKR 200,000	LKR 200,000	LKR 200,000	LKR 250,000	LKR 250,000	LKR 20,000	LKR 20,000	LKR 20,000	LKR 20,000	LKR 200,000	LKR 200,000
Daily purchase limit (POS / Online)	LKR 400,000	LKR 400,000	LKR 400,000	LKR 400,000	LKR 400,000	LKR 500,000	LKR 750,000	LKR 750,000	LKR 20,000	LKR 20,000	LKR 20,000	LKR 20,000	LKR 400,000	LKR 400,000

Note - Please note that a 4.5% OIF and a 1% Fuel Surcharge will apply. Kindly refer to the Credit Card Tariff for more information.

17. CREDIT CARD TARIFF

Tariff Line	Silver	Platinum	Signature	Infinite
Interest Rate % p.a. (Retail Purchase) w.e.f. 01.07.2026	28%	28%	28%	28%
Interest Rate % p.a. (Cash Advance) w.e.f. 01.07.2026	28%	28%	28%	28%
Joining Fee - Primary	LKR 1500	LKR 2500	LKR 2500	LKR 2500
Joining Fee - Supplementary	LKR 1000	LKR 1500	LKR 1500	LKR 1500
Annual Fee - Primary	LKR 4000	LKR 5500	LKR 6500	LKR 8500
Annual fee - Supplementary	LKR 2000	LKR 2750	LKR 3250	LKR 4250
Minimum Payment Due	4%	4%	4%	4%
Late Payment Fee	LKR 2100 OR 0.5% from the closing balance (Which ever is high)	LKR 2100 OR 0.5% from the closing balance (Which ever is high)	LKR 2100 OR 0.5% from the closing balance (Which ever is high)	LKR 2100 OR 0.5% from the closing balance (Which ever is high)
Cash Advance Fee - Local	LKR 1,200+5% on face value	LKR 1,200+5% on face value	LKR 1,200+5% on face value	LKR 1,200+5% on face value
Cash Advance Fee - International	USD 5 + 5% on face value or amount equent to LKR	USD 5 + 5% on face value or amount equent to LKR	USD 5 + 5% on face value or amount equent to LKR	USD 5 + 5% on face value or amount equent to LKR
Primary Card - Re-Issuance / Replacement Fee	LKR 1000	LKR 1500	LKR 1500	LKR 1500
Supplementary Card - Re Issuance / Replacement	750.00	LKR 1000	LKR 1000	LKR 1000
PIN Replacement Fee - Primary/ Supplementary Card	LKR 300	LKR 300	LKR 300	LKR 300
Over Limit Fee	LKR 2000	LKR 2000	LKR 2000	LKR 2000
Limit Enhancement Fee - Permanent	LKR 1500	LKR 1500	LKR 1500	LKR 1500
Limit Enhancement Fee - Urgent / Temporary	LKR 1500	LKR 1500	LKR 1500	LKR 1500
Cheque Return Fee	LKR 2000	LKR 2000	LKR 2000	LKR 2000
Duplicate Statement Fee (per copy) less than 1 Year	LKR 300	LKR 300	LKR 300	LKR 300
Balance / Transaction confirmation letter charge	LKR 500	LKR 500	LKR 500	LKR 500
Voucher Copy Fee - Local / International	LKR 500	LKR 500	LKR 500	LKR 500
Interest free days on new purchases (Maximum)	51 Days	51 Days	51 Days	51 Days
Lounge Key Access(One Time Membership Fee)	Not Applicable	Not Applicable	FOC	FOC
Lounge Key Access fee per Visit	Not Applicable	\$ 32	\$ 32	\$ 32
NDB WRIZTPAY - Issuance / Replacement	Not Applicable	LKR 5000		
NDB WRIZTPAY - Annual Fee	Not Applicable	Supplementary fee of the primary card product		

NOTE

a)Exchange rates for overseas / foreign currency transaction billing: All foreign currency transactions will be converted using the prevailing USD / LKR exchange rate maintained by the respective card schemes, In the case of transactions in foreign currencies other than USD, the transaction will be converted into US Dollars by the card scheme (i.e. VISA, MasterCard etc.) before being converted to the billing currency. In order to mitigate local exchange rate movements an additional amount (up to 4.5%) will be added to the rate at the time of billing. (applicable for both debit and credit cards)

b)Fuel Surcharge fee : 1% of the transaction value is applicable for fuel transactions as per card scheme guidelines. (applicable for both debit and credit cards)

c) Monthly Minimum spend commitments for Life Time Annual Free cards (selected categories*) NEW cards* issued after 1st May 2024 with Life Time annual fee waiver will be required to meet a minimum spend of Rs.5000 per month. Monthly fee of Rs. 500 is applicable if above spend commitment is not met

Classification: Public

NDB Tariff

18. BUSINESS BANKING CUSTOMERS

Tariff Line	SME Star	Business Star Plus	Business Class	Business Premier
Min.Bal Charges	LKR 1,000	LKR 2,500	LKR 5,000	LKR 10,000
Debit Card Issuance	LKR 450	FOC	FOC	FOC
Pay order Issuance	LKR 550	LKR 550	LKR 412.50	LKR 275
FCY Draft Issuance	USD 3	USD 3	USD 2.25	USD 1.50
Standing Order Setup Fee	LKR 250	LKR 187.50	LKR 125	LKR 125
Fund Transfers Salaries - manual	LKR 75	FOC for Salary transfers to NDB	FOC for Salary transfers to NDB	FOC
Cheque Book Issuance Fee	FOC 1st cheque book	FOC 1st cheque book	FOC	FOC
Continuous Cheque Leaves Fee	Cost + LKR 35 per leaf	Cost + LKR 35 per leaf	Cost	Cost
Inward Cheque return Charges	FOC cheque warehousing clients	FOC cheque warehousing clients	LKR 125	LKR 62.50
NEOS Corporate (Inquiry only)	FOC	FOC	FOC	FOC
NEOZ Corporate (Inq + Txn)	LKR3,000	LKR3,000	LKR2,250	FOC
NEOS BIZ	LKR 2,000 (p.a)	LKR 2,000 (p.a)	FOC	FOC
LC Issuance through LKR p.q	2.00% p.q Min 30,000	2.00% p.q Min 30,000	1.50% p.q Min30,000	1.00% p.q Min 30,000
LC Issuance through FCY(DBU)p.q	0.55% p.q Min USD 50	0.55% p.q Min USD50	0.495% p.q Min USD50	0.33% p.q Min USD 50
LC Issuance through FCY(FCBU)p.q	0.55% p.q Min USD 35	0.55% p.q Min USD35	0.55% p.q MinUSD35	0.20% p.q MinUSD 35
OTT Payments from LKR A/C	2% Min-USD 20	2% Min-USD 20	1% Min-USD 20	0.5% Min-USD 20

NDB Tariff

19. ELEVATE & PRIVILEGE TARIFF

Tariff Line	Elevate 	Privilege 	Privilege Select 	Privilege Select Plus 
Account Closure				
Current A/C Voluntry Closure	LKR 1,000	LKR 1,000	LKR 1,000	FOC
Bad Conduct	LKR 2,000	LKR 2,000	LKR 2,000	FOC
Savings Account	LKR 500	LKR 250	LKR 250	LKR 250
Minor Account	LKR 1500	LKR 1500	LKR 1500	FOC
Foreign Currency	USD 5	USD 5	USD 5	FOC
Inward Remittances				
Inward Remittances credit to PRV Select accounts in FCY	FOC	FOC	FOC	FOC
Outward Remittances				
Foreign Currency issuance - Against LKR A/C	2%	2%	2%	2%
Foreign Currency issuance - Against PFC/BFC A/C	FOC	FOC	FOC	FOC
Foreign Currency issuance - Against Other FCY A/C	1.5%	FOC	FOC	FOC
Outward Telegraphic Transfers (OTT) Commission	% Min Max 2.0% USD20 USD75	% Min Max 2.0% USD20 USD50	% Min Max 2.0% USD20 USD35	% Min Max 1.75% USD20 USD35
Education / University payments related OTTs	LKR - 5000/- USD - 35	LKR - 5000/- USD - 35	LKR - 5000/- USD - 35	LKR - 5000/- USD - 35
OTT Commission + SWIFT charge - USD 12				

Tariff Line	Elevate 	Privilege 	Privilege Select 	Privilege Select Plus 
Other Charges				
Over The Counter SLIPS	LKR 25	FOC	FOC	FOC
Over The Counter CEFTS	LKR 100	LKR 100	FOC	FOC
RTGS	LKR 400	FOC	FOC	FOC
Foreign Currency Draft Issuance	USD 7/50	USD 5	USD 5	FOC
Foreign Currency Drafts Collection	FOC	FOC	FOC	FOC
Draft Issuance LKR	LKR 750	LKR 500	LKR 500	FOC
Over the counter Cash withdrawal below LKR150,000	LKR 100	LKR 100	FOC	FOC
Over the counter Fund Transfer to own A/C other A/C within the Bank below Rs.3.0 Mio	LKR 100	LKR 100	FOC	FOC
Cashier's/Pay Order Issuance	LKR 412/50	LKR 250	LKR 250	FOC
Cash withdrawals over the counter without a cheque leaf	FOC	FOC	FOC	FOC

Tariff Line	Elevate 	Privilege 	Privilege Select 	Privilege Select Plus 
Other Charges				
Standing Order	1st STO Free	1st STO Free	1st STO Free	FOC
Standing Order set up fee	LKR 500	FOC	FOC	FOC
Standing Order Amendments	LKR 100	FOC	FOC	FOC
Standing Order Cancellation	LKR 100	FOC	FOC	FOC
Payment by SLIPS	LKR 100	FOC	FOC	FOC
Payment by pay order	LKR 150	FOC	FOC	FOC
Non payment due to lack of funds	LKR 50	LKR 50	LKR 50	FOC
Subsequent internal S/O 's	FOC	FOC	FOC	FOC
Subsequent external S/O 's	LKR 187/50	FOC	FOC	FOC
Cheques marked for payment	FOC	FOC	FOC	FOC
Online banking and Mobile banking	LKR 750 p.a	FOC	FOC	FOC
SMS alert service for - Individual customers	LKR 350 p.a	FOC	FOC	FOC
Cheque book issuance	1st book free	FOC	FOC	FOC
Subsequent cheque books	LKR 20 per leaf	FOC	FOC	FOC
Duplicate statements charges for Credit Cards	LKR 100	FOC	FOC	FOC

Tariff Line	Elevate 	Privilege 	Privilege Select 	Privilege Select Plus 
Stop Payments - Local Drafts				
Due to lack of funds per cheque	LKR 5,000	LKR 5,000	LKR 5,000	FOC
Sufficient Funds per cheque	LKR 500	LKR 500	LKR 500	FOC
Loss of entire cheque book - 10 leaves	LKR 5,000	LKR 5,000	LKR 5,000	FOC
25 leaves	LKR 7,500	LKR 7,500	LKR 7,500	FOC
50 leaves	LKR 10,000	LKR 10,000	LKR 10,000	FOC
Stop Payment revocation	LKR 500	LKR 500	LKR 500	LKR 500
Renewal of stop payment per cheque	LKR 500	LKR 500	LKR 500	FOC
Stop Payments - Foreign Drafts	Correspondent Bank Chgs+ LKR 1800 or USD 15	Correspondent Bank Chgs +LKR 1800 or USD 15	Correspondent Bank Chgs+ LKR 1800 or USD 15	FOC
Segment eligibility criteria non-maintenance fee	LKR 1,000	LKR 2,500	-	-

Note: All other fees and charges not explicitly mentioned above will be levied as per the prevailing general tariff